

NEIL ABERCROMBIE
GOVERNOR



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April 29, 2011

ADDENDUM 3
TO
REQUEST FOR PROPOSALS
No. 11-03

TO FURNISH DENTAL BENEFITS

EUTF's Response to Written Questions: (see attachments – 2 pages).

RFP 11-03 for Dental Benefits -

	Question	Answer
1	Please provide dental claims experience (premium, claims & enrollment) and rate history for period July 1, 2008 – December 31, 2010 for the HSTA VEBA plans.	The claims experience that is available is provided in Appendix A of the RFP.
2	Please confirm that the EUTF Active and Retiree plan designs are identical to the HSTA Active and Retiree plan designs.	Yes. In addition, the HSTA participants are offered a Supplemental Dental Plan that the other participants of the EUTF are not eligible for.
3	Is there separate claims experience for the Active Supplemental HSTA plan? If yes, please provide.	The claims experience that is available is provided in Appendix A of the RFP.
4	Please clarify how the supplemental plan works. Is it a stand-alone plan? Or do employees have the option to select this plan in addition to the standard plan to provide additional coverage once they reach their annual maximum?	Enrollees must be enrolled in other group dental plans, private or employer provided
5	Please confirm the percentage of claims being paid to in-network Delta Premier dentists.	The claims experience that is available is provided in Appendix A of the RFP.
6	Please confirm that pricing Sheet 2A, page 40 should be labeled Insured No Risk Sharing.	Yes
7	Please confirm that pricing Sheet 3A, page 41 should be labeled Insured No Risk sharing.	No, Proposals for both funding arrangements are being requested, and are accurately described in Table 3 on Page 41. Completing both options in this table, or one (1) option only, are acceptable submissions by an OFFEROR.
8	Have there been any plan changes to the EUTF dental population over the past two years (since January 1, 2009)? If so, what were the changes and when were they implemented?	No
9	Please provide rate history for EUTF dental population since July 1, 2008.	The rate information available for this proposal is included in Appendix C of the RFP.
10	Is the EUTF requesting a Cost Plus rating arrangement?	No. Insured/Risk Sharing Proposals must refund any surplus as defined in the RFP, but may not charge deficits.
11	Are network utilization reports from Delta available? If yes, can you please provide?	The claims experience that is available is provided in Appendix A of the RFP.
12	Based upon the bidder's conference discussion and the answers provided regarding alternate plan offers, should separate pricing sheets be offered in addition to the required benefit plans?	Proposals for Benefit Designs that are alternatives to the current plan design will not be accepted and OFFERORS must indicate in the Comparison of Benefits, Section V, items of their proposal that deviate from the current plan design.
13	Please clarify if documents to Segal must be received by May 9 th at 4 PM or post marked by that date and time.	Proposals must be received by May 9, 2011, 4PM (HST) at the EUTF Office indicated in the RFP
14	Section I, #21. Special Conditions : "The State of hawaii is added as an additional insured with respect to operations performed for the State of Hawaii" Please confirm that this clause refers to only the services that the carrier is performing for the EUTF.	Confirmed

RFP 11-03 for Dental Benefits -

15	Please provide clarification on the requirement for re-pricing of claims.	As stated in the RFP, the OFFERORS that make it to the PRIORITY-LISTED OFFEROR evaluation phase may be requested to perform a claim repricing exercise. No claims repricing will be requested before the PRIORITY-LISTED OFFERORS are selected.
16	The HSTA VEBA supplemental plan does not have a deductible. Please confirm that the EUTF would like bidders to quote the current plan and an option with a \$100 deductible.	There is no deductible for the current supplemental plan. The request for a deductible for this plan is an error. Please propose on the HSTA Supplemental Dental Plan without a deductible
17	Is it required to provide the retention as both a percent of claims and fixed monthly charge?	No
18	Is the fixed monthly charge based on a per subscriber per month cost?	Yes
19	Should the Guaranteed maximum retention amount be included on Table IA and IB, 2A and 2B of page 38, 40?	Guarenteed Retention is currently listed in the pricing sheets it is required.
20	Will the supplemental plan be offered as an option to all HSTA active enrollees?	Yes
21	Since the EUTF is the only public sector client in the State of Hawaii, may OFFERORS list other large clients in the State of Hawaii as references?	Refer to Page 20, "Experience Offering Services to Similar Sized Entities and References"
22	What are the definitions for independent agents and independent auditors that is described on page 54? Do they mean external auditors?	Yes
23	If a provider has more than one office location on an island, should they be counted just once or once per office location?	Once per office location
24	If a provider has an individual National Provider ID and an organizational National Provider ID, which one should we provide? Should we report both National Provider IDs?	Both
25	The National Provider ID is a required field, but there are a small number of providers who do not have one. If a provider does not have a National Provider ID, should they still be included in our listing?	Yes